

Photo by Robert C. Lauman/Thomas Jefferson Foundation, Inc.

Schedule of Events

Tuesday, June 15, 2004

Golf Tournament	12:00 p.m. – 5:00 p.m.
Conference Registration	5:00 p.m. – 7:00 p.m.
Reception and Golf Awards	7:00 p.m. – 9:00 p.m.

Wednesday, June 16, 2004

Registration	8:00 a.m. – 5:00 p.m.
Exhibits Open	11:00 a.m. – 5:00 p.m.
Opening Luncheon	12:00 p.m. – 1:40 p.m.
Meet the Exhibitors	1:40 p.m. – 2:15 p.m.
Breakout Sessions	2:15 p.m. – 3:00 p.m.
Break	3:00 p.m. – 3:15 p.m.
Breakout Sessions	3:15 p.m. – 4:00 p.m.
General Session	4:00 p.m. – 5:00 p.m.
Reception	6:00 p.m. – 7:00 p.m.
Dinner—On Your Own	

Thursday, June 17, 2004

Registration	8:00 a.m. – 12:00 p.m.
Breakfast	8:00 a.m. – 9:30 a.m.
Exhibits Open	9:00 a.m. – 5:00 p.m.
Meet the Exhibitors	9:30 a.m. – 9:45 a.m.
Breakout Sessions	9:45 a.m. – 10:30 a.m.
Break	10:30 a.m. – 10:50 a.m.
Breakout Sessions	11:00 a.m. – 11:45 a.m.
Luncheon	12:00 p.m. – 1:30 p.m.
Breakout Sessions	1:45 p.m. – 3:00 p.m.
Break	3:00 p.m. – 3:15 p.m.
Breakout Sessions	3:15 p.m. – 4:30 p.m.
Meet the Exhibitors	4:30 p.m. – 5:00 p.m.
Reception	6:00 p.m. – 7:00 p.m.
Dinner/Event	7:00 p.m. – 1:00 a.m.

Friday, June 18, 2004

Exhibits Open	8:00 a.m. – 12:00 p.m.
Breakfast	8:00 a.m. – 9:00 a.m.
Break/Room Checkout	9:00 a.m. – 10:00 a.m.
General Session	10:00 a.m. – 11:30 a.m.
Conference Close	11:30 a.m. – 12:00 p.m.

2004 Virginia Lenders Conference Sponsors

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The Small Business Awards Foundation, Inc.

3 South 12th Street
Richmond, VA 23219



SBAF Regional Lenders Conference
Charlottesville 2004

How to get to Charlottesville

Charlottesville, VA is nestled in the hills at the foot of the Blue Ridge Mountains in central Virginia. I-64 runs along the edge of the city, making travel from Richmond or Richmond International Airport very convenient. U.S. Highway 29 runs through Charlottesville and can take you north to the airports in Washington, D.C.

To reach the Boars Head Inn, use Exit 118-B of I-64 in Charlottesville. Drive 1.5 miles on Route 29, and exit at Route 250 West. Turn left onto Route 250 and drive 1 mile. The entrance to the Boar's Head Inn will be on your left.



Small Business Awards
Foundation, Inc.

Regional Lender's Conference 2004

June 15–18, 2004
Boar's Head Inn
Charlottesville, Virginia

Platinum Sponsor:

CapitalOne® small business™

Letter of Welcome

It is a distinct pleasure to extend an invitation to this year's Mid-Atlantic Regional Lenders Conference. Just as we are finishing celebrating the 50th anniversary of the Small Business Administration, we are embarking on a new era within the SBA.

Kwesi Rogers, last year's Conference Chairman, could not have been more prophetic when he said, "the only thing that is constant is change." That has been demonstrated very succinctly within the SBA during the past three months. As we adapt to the changing environment of the SBA as it transforms to a more efficient agency, conferences such as this provide us with important direction and knowledge that allow us to better utilize the benefits of the SBA.

The role of small business in the economy of the United States continues to be very significant. It has been demonstrated that small business is an important segment of the economy as it relates to job creation. At a time when our economy is struggling to come out of a recession where over two million jobs have been lost to overseas countries, job creation is vital to a real economic recovery.

We have also learned during this time of change and uncertainty concerning the viability of the SBA program, that stepping forward to address these issues with our elected officials is of utmost importance. We will have time within this conference to meet and discuss ways to communicate effectively with our elected officials, as well as create an active voice for small business.

You will also have time to meet and network with various resource partners that provide valuable assistance to us as lenders and to our customers. These resource partners, such as the SBDC's, SCORE, CDC's and others, provide special programs and counseling to our small business customers and assist in their success.

The Boar's Head Inn, the site of this year's Conference, is a delightful and historic resort located in Albemarle County near Charlottesville, Virginia. It is close to the University of Virginia, Monticello, and many other scenic and historic places. I welcome everyone to attend this important Conference.

William C. Gill

William C. Gill
Conference Chairman

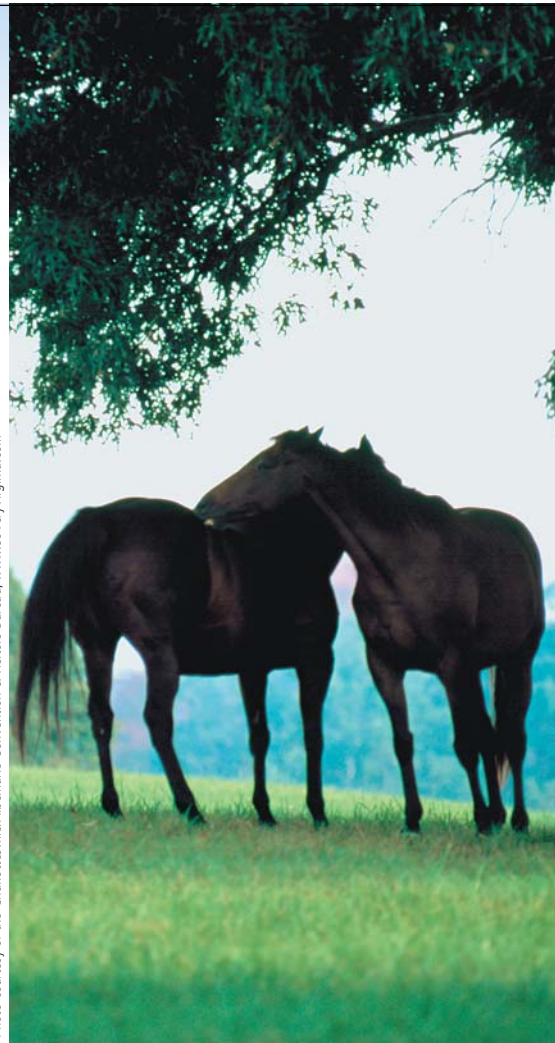


Photo courtesy of the Charlottesville/Albemarle Convention & Visitors Bureau, www.SolveVirginia.com

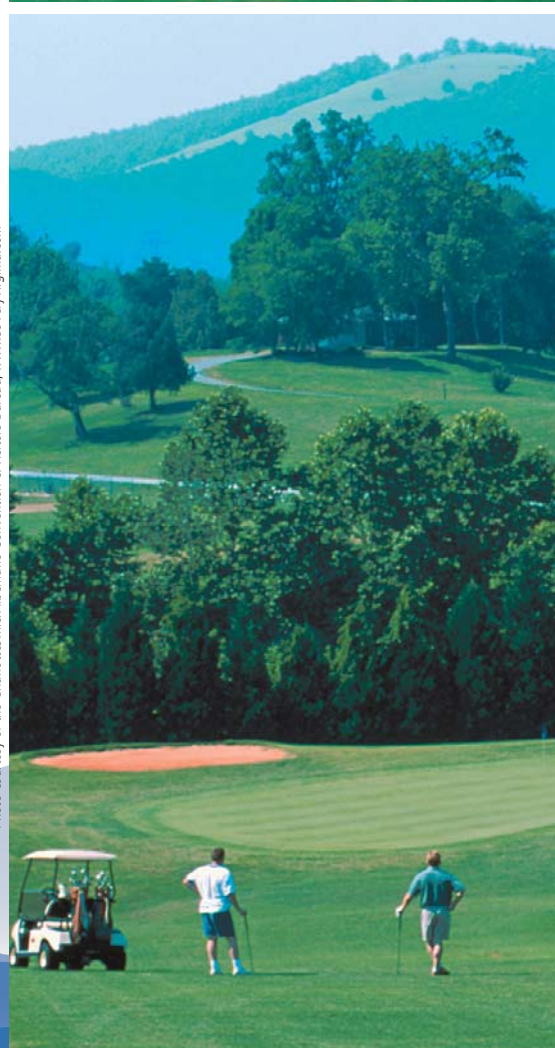


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Why Attend?

- Network with mid-Atlantic business lenders and industry professionals
- Meet regional and national SBA decision-makers and officials responsible for loan program administration and oversight
- Receive valuable updates on SBA loan programs for 2004 and beyond
- Hear from leading government officials concerning new initiatives that impact small business lending
- Participate in informational sessions devoted to important issues and programs that affect small business lenders

Session Topics

- Changes in the SBA 7(a) Loan Program: Implications for Lenders
- The Impact of Centralization: Working with SBA's New Liquidation Center
- For New Lenders: An Introduction to SBA's Loan Programs
- Optimizing the 504 Loan Program
- SBA Specialty Programs (SBAExpress, LowDoc, Community Express, Export Express and CapLines)
- Credit Scoring: Past, Present and Future
- Preferred Lender Panel
- Accessing the Secondary Market
- How to Recognize Fraudulent Financial Statements
- Helping Your Customers Succeed: Effectively Using SBA's Resource Partners (SBDC's, SCORE, BIC's, etc.)
- Acquisition Financing: The Benefit of Business Valuations



Photo courtesy of the Charlottesville/Albemarle Convention & Visitors Bureau, www.SolveVirginia.com



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Featured Speakers

- **Senator George Allen**, U.S. Senate, Senate Small Business Committee (invited)
- **Ron Bew**, Associate Deputy Administrator, SBA Office of Capital Access
- **Allegra McCullough**, Regional Administrator, SBA's Philadelphia Regional Office
- **Greg Wach**, Banking and Finance Counsel to the Senate Small Business Committee
- **Kevin Wheeler**, Professional Staff Member, Office of Senator John Kerry
- **Tom Cator**, Lobbyist, National Association of Government Guaranteed Lenders (NAGGL)

Networking Opportunities

SBAF Golf Scramble

Tuesday, June 15 – 12:00 Noon

Birdwood Golf Course

Meet fellow lenders from around the region while enjoying the game at one of Charlottesville's most prestigious golf courses.

Opening Luncheon

Wednesday, June 16 – 12:00 Noon

Boar's Head Inn

Join Mid-Atlantic lenders and SBA representatives for this event. This is a great opportunity to make new contacts and renew acquaintances from around the region.

Cocktail Reception

Wednesday, June 16 – 6:00 p.m.

Boar's Head Inn

Review the day's insights and network with your colleagues during this hour-long event.

Special Dinner and Evening Event

Thursday, June 17, 2004 - 7:00 p.m.

Boar's Head Inn

Join us for a very special dinner and evening event—open to all conference attendees.



Photo courtesy of the Charlottesville/Albemarle Convention & Visitors Bureau, www.SolveVirginia.com



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Registration & Accommodations

Registration fees include workshop materials, two breakfasts, two luncheons, two cocktail receptions, one dinner and all other listed activities. All other hotel, golf tournament and miscellaneous personal expenses are the responsibility of the participant.

Dress code for the conference is business casual.

The Boar's Head Inn

200 Ednam Drive, Charlottesville, Virginia

The Boar's Head Inn offers the inviting elegance of an 18th century country estate, fresh mountain air, stunning scenery, and modern amenities presented with all the grace and charms of yesteryear. With the heart of Charlottesville just minutes away, you can also enjoy an abundance of entertainment, cultural and dining offerings.

Standard Room (1 queen bed)—Discounted Conference Rate: \$160

For reservations, contact The Boar's Head Inn at 1-800-476-1988 (choose option 1). To receive the conference rate, let them know you will be attending the Mid-Atlantic Lender's Conference 2004. To lock in your rate, you must make your reservation before May 14, 2004.

All rooms to accommodate single or double occupancy. 9.5% state & local tax to apply. All reservations must be accompanied by one night's deposit for room and tax. Deposits are refundable, provided notice of cancellation is received by The Boar's Head Inn at least 3 days prior to arrival (by close of business—5:00 p.m.). Advance reservations may also be charged to a credit card. Credit card deposits are charged at the time the reservation is made. Reservation requests made after the cut-off date will be confirmed on a space available basis at the conference rates. Space is limited, so make your reservations early.

SBAF Golf Scramble

Tuesday, June 15, 2004. Modified shotgun start at 12:00 Noon
Birdwood Golf Course

- Recognized by *Washington Golf Monthly* as one of the Mid-Atlantic's top 100 courses
- Golfers praise this 18-hole championship course for its spectacular vistas and challenging terrain.
- Practice greens and a 3-tiered driving range available.

Complete and return the enclosed form with your \$75 registration fee. Entry is limited, so register early.



SBAF Regional Lenders Conference
Charlottesville 2004

Conference Registration

Name _____ Title _____

Company _____

Address _____

City _____ State _____ ZIP Code _____

Phone _____ Fax _____ E-mail _____

- ☐ \$250 Registration with a 2 night minimum hotel stay
- ☐ \$350 Registration without a 2 night minimum hotel stay
Early registration discount: Save \$50 for registration received and paid by May 3, 2004.
- ☐ \$75 I will be bringing a guest to the Wednesday and Thursday evening events

Guest Name _____

Registration Deadline: June 2, 2004. We regret that registration fees are non-refundable.



SBAF Regional Lenders Conference
Charlottesville 2004

Golf Scramble Registration

Player's Name _____ Handicap _____

Professional Affiliation _____

Address _____

Phone Number _____

Number of Individuals you would like to play with _____

\$75 per player—Make checks payable to Small Business Awards Foundation, Inc.

Individual players will be assigned to teams based on handicap. If players are substituted late, team handicaps will be adjusted. Please provide the names of any individuals you would like to play with and every attempt will be made to pair you up according to play performance.

Guests are welcome at evening functions on Wednesday and Thursday nights. The cost for a guest is \$75 per night. These are the only functions a guest may attend.

Please mail your check for conference registration fees and this form to:

The Small Business Awards Foundation, Inc.
c/o Business Loan Express
Attn: Rebecca Zander
3 South 12th Street
Richmond, VA 23219



Photo courtesy of Boar's Head Inn

Enjoy a round of golf at our Birdwood Golf Course, which has been recognized by *Washington Golf Monthly* as one of the Mid-Atlantic's top 100 courses. Golfers of all skills enjoy this impressive course, which offers stunning views and challenging terrain. This 18-hole, par 72 championship course will challenge you with 6,865 yards of memorable drives, chips and putts. Birdwood also offers practice greens, a 3-tiered driving range, and professional instruction.

- 1st, 2nd and 3rd place awards
- Entry is limited to 60
- Registration deadline is June 2, 2004

Send this form, along with payments, to:

The Small Business Awards Foundation, Inc.
c/o Business Loan Express
Attn: Rebecca Zander
3 South 12th Street
Richmond, VA 23219

Call Becky Zander at Business Loan Express at (804) 344-8160 ext. 114.



Photo courtesy of Boar's Head Inn